## **Claims**

- 1. A method for use with a telephone calling card, the card bearing a telephone access number, the card bearing a first PIN number obscured by an opaque scratch-off material, the card bearing a second PIN number obscured by an opaque scratch-off material, the method comprising the steps of: receiving a first telephone call from a caller at the telephone access number; via the first telephone call, receiving the first PIN number and connecting at least one long-distance telephone call from a caller at the telephone access number; via the second telephone call, receiving the second PIN number and connecting at least one long-distance telephone call for the caller.
- [2] 2. The method of claim 1 wherein the step of connecting at least one long-distance telephone call for the caller after receiving the second PIN number takes place after the first PIN number ceases to be usable to make any long-distance telephone call.
- [3] 3. The method of claim 1 wherein the card further bears a third PIN number obscured by an opaque scratch-off material, the method further comprising the steps of:

  receiving a third telephone call from a caller at the telephone access number; via the third telephone call, receiving the third PIN number and connecting at least one long-distance telephone call for the caller.
- 4. The method of claim 3 wherein the step of connecting at least one long-distance telephone call for the caller after receiving the second PIN number takes place after the first PIN number ceases to be usable to make any long-distance telephone call, and wherein the step of connecting at least one long-distance telephone call for the caller after receiving the third PIN number takes place after the second PIN number ceases to be usable to make any long-distance telephone call.
- 5. A method for use with a telephone calling card, the card bearing a telephone access number, the card bearing a first PIN number obscured by an opaque scratch-off material, the card bearing a second PIN number obscured by an opaque scratch-off material, the method comprising the steps of: scratching off the opaque scratch-off material obscuring the first PIN number; using the first PIN number with the telephone access number to make at least one long-distance telephone call; scratching off the opaque scratch-off material obscuring the second PIN number; and using the second PIN number with the telephone access number to make at least
- [6] 6. The method of claim 5 wherein the step of scratching off the opaque scratch-

one long-distance telephone call.

off material obscuring the second PIN number takes place after the first PIN number ceases to be usable to make any long-distance telephone call.

7. The method of claim 5 wherein the card further bears a third PIN number [7] obscured by an opaque scratch-off material, the method further comprising the steps of:

scratching off the opaque scratch-off material obscuring the third PIN number;

using the third PIN number with the telephone access number to make at least one long-distance telephone call.

[8] 8. The method of claim 7 wherein the step of scratching off the opaque scratchoff material obscuring the second PIN number takes place after the first PIN number ceases to be usable to make any long-distance telephone call, and wherein the step of scratching off the opaque scratch-off material obscuring the third PIN number takes place after the second PIN number ceases to be usable to make any long-distance telephone call.

[9] 9. Apparatus comprising:

a card;

the card bearing a telephone access number;

the card bearing a first PIN number obscured by an opaque scratch-off material; the card bearing a second PIN number obscured by an opaque scratch-off material;

the card bearing a third PIN number obscured by an opaque scratch-off material; the card bearing a fourth PIN number obscured by an opaque scratch-off material;

the card bearing a fifth PIN number obscured by a scratch-off material; each PIN number associated with a respective prepaid amount of long-distance telephone service.

10. A method for use with a telephone calling card, the card bearing a telephone access number, the card bearing a first PIN number, the card bearing a second PIN number, the method comprising the steps of:

> receiving a first telephone call from a caller at the telephone access number; via the first telephone call, receiving the first PIN number and connecting at least one long-distance telephone call for the caller;

receiving a second telephone call from a caller at the telephone access number; via the second telephone call, receiving the second PIN number and connecting at least one long-distance telephone call for the caller.

11. The method of claim 10 wherein the step of connecting at least one longdistance telephone call for the caller after receiving the second PIN number takes place after the first PIN number ceases to be usable to make any long-distance telephone call.

[10]

[11]

- [12] 12. The method of claim 10 wherein the card further bears a third PIN number, the method further comprising the steps of: receiving a third telephone call from a caller at the telephone access number; via the third telephone call, receiving the third PIN number and connecting at least one long-distance telephone call for the caller.
- [13] 13. The method of claim 12 wherein the step of connecting at least one long-distance telephone call for the caller after receiving the second PIN number takes place after the first PIN number ceases to be usable to make any long-distance telephone call, and wherein the step of connecting at least one long-distance telephone call for the caller after receiving the third PIN number takes place after the second PIN number ceases to be usable to make any long-distance telephone call.
- [14] 14. A method for use with a telephone calling card, the card bearing a telephone access number, the card bearing a first PIN number, the card bearing a second PIN number, the method comprising the steps of: using the first PIN number with the telephone access number to make at least one long-distance telephone call; using the second PIN number with the telephone access number to make at least one long-distance telephone call.
- [15] 15. The method of claim 14 wherein the step of using the second PIN number takes place after the first PIN number ceases to be usable to make any long-distance telephone call.
- [16] 16. The method of claim 14 wherein the card further bears a third PIN number, the method further comprising the steps of: using the third PIN number with the telephone access number to make at least one long-distance telephone call.
- [17] 17. The method of claim 16 wherein the step using the second PIN number takes place after the first PIN number ceases to be usable to make any long-distance telephone call, and wherein the step of using the third PIN number takes place after the second PIN number ceases to be usable to make any long-distance telephone call.
- [18] 18. A method for use by a card maker, the method comprising the steps of: receiving from a long-distance telephone service provider groups of PIN numbers, each group to be associated with a respective calling card and each PIN number associated with a respective amount of prepaid long-distance telephone service;

printing calling cards,

for each calling card, printing on the calling card PIN numbers from a group; for each calling card, applying a an opaque scratch-off material to obscure the PIN numbers;

distributing the calling cards to users.

[19] 19. A method for use by a long-distance telephone service provider, the method comprising the steps of:

providing to a card maker groups of PIN numbers, each group to be associated with a respective calling card and each PIN number associated with a respective amount of prepaid long-distance telephone service; and providing long-distance telephone service to users of the PIN numbers.